

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Lynn A Kretschmar

Debtor(s)

Case No. 09 B 17597

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/15/2009.
- 2) The plan was confirmed on 07/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/24/2010.
- 5) The case was Completed on 09/17/2012.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$20,401.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,800.00
Less amount refunded to debtor	\$97.28

**NET RECEIPTS:** **\$47,702.72**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,461.49
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,961.49**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aarons Restoration	Unsecured	2,605.00	NA	NA	0.00	0.00
AES/EFR	Unsecured	1,696.00	NA	NA	0.00	0.00
AFNI	Unsecured	NA	132.77	132.77	132.77	0.00
Armor Systems Corporation	Unsecured	120.00	NA	NA	0.00	0.00
Certified Services Inc	Unsecured	370.00	NA	NA	0.00	0.00
Chase	Unsecured	198.00	NA	NA	0.00	0.00
Check Into Cash	Unsecured	1,500.00	NA	NA	0.00	0.00
Cobblestone Court Association	Secured	0.00	NA	NA	0.00	0.00
Community Trust Credit Union	Secured	16,350.00	15,928.88	16,139.44	16,139.44	2,803.48
Community Trust Credit Union	Unsecured	NA	3,411.08	3,411.08	3,411.08	329.99
Community Trust Credit Union	Unsecured	3,439.13	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	491.00	3,069.20	3,069.20	3,069.20	296.92
First Source Healthcare	Unsecured	759.00	NA	NA	0.00	0.00
Flagstar Bank	Secured	258,296.65	229,854.29	229,854.29	0.00	0.00
Flagstar Bank	Secured	258,296.65	9,182.41	13,279.03	13,279.03	0.00
Lighthouse Financial Group	Unsecured	1,522.91	1,522.91	1,522.91	1,522.91	147.34
M & B Landscaping	Unsecured	1,189.00	1,189.60	1,189.60	0.00	0.00
Master Check	Unsecured	69.70	NA	NA	0.00	0.00
McLaughlin Palatine Chiropractic	Unsecured	275.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	83.00	NA	NA	0.00	0.00
Midwest Emergency	Unsecured	139.40	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	4,569.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	3,228.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,473.33	2,378.93	2,378.93	2,378.93	230.14
United Collection Bureau Inc	Unsecured	161.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$229,854.29	\$0.00	\$0.00
Mortgage Arrearage	\$13,279.03	\$13,279.03	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$16,139.44	\$16,139.44	\$2,803.48
<b>TOTAL SECURED:</b>	<b>\$259,272.76</b>	<b>\$29,418.47</b>	<b>\$2,803.48</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,704.49</b>	<b>\$10,514.89</b>	<b>\$1,004.39</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,961.49</u>
Disbursements to Creditors	<u>\$43,741.23</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$47,702.72</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/05/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.